Your Delta Dental Network

To ensure services are covered and that you receive the greatest value for your dental benefits, it is important that your dentist participates in the network listed at the top of your ID card.

Delta Dental PPO plus Premier™

With Delta Dental PPO plus Premier, you have the option of visiting any dentist. However, your out-of-pocket costs will be lowest if you see a Delta Dental PPO dentist and highest if you choose an out-of-network dentist. Here are some highlights of the plan:

• Delta Dental Premier is the largest dental network in the nation, with nearly 80% of dentists participating nationally. More than half of all dentists participate nationally in the Delta Dental PPO network.¹

• The discounts under our PPO network are greater than those provided by the Premier network, so we encourage you to visit a PPO dentist when possible.

• Both Delta Dental PPO and Delta Dental Premier dentists agree to discount their fees, submit claims on your behalf and not balance-bill you.

The payment example below shows how much you can save with a Delta Dental in-network provider.

<table>
<thead>
<tr>
<th>Dentist Charge for Covered Procedure</th>
<th>Delta Dental PPO™ Network</th>
<th>Delta Dental Premier® Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>$215</td>
<td>$215</td>
<td>$215</td>
<td></td>
</tr>
<tr>
<td>Plan Allowance (The maximum amount Delta Dental will pay)</td>
<td>$126</td>
<td>$169</td>
<td>$113</td>
</tr>
<tr>
<td>The percent Delta Dental pays after any deductible</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Plan Payment (What we pay)</td>
<td>$100.80</td>
<td>$135.20</td>
<td>$90.40</td>
</tr>
<tr>
<td>Patient Payment</td>
<td><strong>$25.20</strong></td>
<td><strong>$33.80</strong></td>
<td><strong>$124.60</strong></td>
</tr>
</tbody>
</table>

NOTE: Payment examples are for illustrative purposes only. Payment structures may vary between plans.

¹Delta Dental Plans Association, March 2017